

United States Bankruptcy Court
Eastern District of Virginia
1100 East Main Street
Richmond, VA 23219

**Case Number 07-34398-DOT
Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Leonard Joseph Cipolla
8901 Jacobs Road
Chesterfield, VA 23832

Sally Ann Cipolla
8901 Jacobs Road
Chesterfield, VA 23832

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):
Debtor: xxx-xx-9625 Joint Debtor: xxx-xx-4489

Employer Tax-Identification (EIN) No(s).(if any):
Debtor: NA Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: February 25, 2008

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0422-7
Case: 07-34398

User: admin
Form ID: B18

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Total Served: 60

Date Rcvd: Feb 25, 2008

The following entities were served by first class mail on Feb 27, 2008.

db +Leonard Joseph Cipolla, 8901 Jacobs Road, Chesterfield, VA 23832-7520
jdb +Sally Ann Cipolla, 8901 Jacobs Road, Chesterfield, VA 23832-7520
8020705 Applied Card Bank, P.O. Box 11170, Wilmington, DE 19850-1170
8020706 Aspirecard, P.O. Box 105555, Atlanta, GA 30348-5555
8020708 Bon Secours, Richmond Health System, P.O. Box 409553, Atlanta, GA 30384-9553
8020709 +Bon Secours - Richmond, P. O. Box 11302, Richmond, VA 23230-1302
8020718 CJW Infectious Disease LLC, P.O. Box 277522, Atlanta, GA 30384-7552
8020719 +CJW Medical Center, P.O. Box 31172, Tampa, FL 33631-3172
8020720 CJW Medical Center, P.O. Box 402486, Atlanta, GA 30384-2486
8020721 +CJW Medical Center, P.O. Box 99400, Louisville, KY 40269-0400
8020711 Cardiac & Thoracic, Surgical Associates, P.O. Box 13110, Richmond, VA 23225-0110
8020712 +Cardiology of Virginia, Inc., P.O. Box 11751, Richmond, VA 23230-0151
8020714 +Chesterfield Family Practice, 2500 Pocoshock Place, Richmond, VA 23235-6300
8020715 +Chesterfield Fire & EMS, P.O. Box 1658, Chesterfield, VA 23832-9125
8020716 +Chickahominy Family Practice, 4630-B S. Laburnum Avenue, Richmond, VA 23231-2441
8020717 City of Chesapeake, Barbara O. Carraway, Treasurer, P.O. Box 1606,
Chesapeake, VA 23327-1606
8020722 Commonwealth Lab Consultants, P.O. Box 36559, Richmond, VA 23235-8011
8020723 Commonwealth Radiology, 150 Willow Lawn Drive, Richmond, VA 23230-0000
8020724 +Credit Adjustment Bureau, 306 East Grace Street, Richmond, VA 23219-1718
8020726 Direct Merchants Bank, Card Member Services, P.O. Box 21550, Tulsa, OK 74121-1550
8020727 Emergency Physician's Office, P.O. Box 60439, Fort Myers, FL 33906-6439
8020728 FIA Credit Card, P.O. Box 15137, Wilmington, DE 19850-5137
8020729 First Equity Card, P.O. Box 84075, Fairfield, NC 27826-0000
8020730 +Francis Elrod, 553 George Washington Highway, Chesapeake, VA 23323-6344
8020731 Home Choice Partners, P.O. Box 79974, Baltimore, MD 21279-0974
8020732 Home Depot Credit Services, P.O. Box 689100, Des Moines, IA 50368-9100
8020734 +Household Bank, HSBC, P.O. Box 3038, Evansville, IN 47730-3038
8020735 I.C. Systems, Inc., P.O. Box 64437, Saint Paul, MN 55164-0437
8020737 Laboratory Corp. of America, P.O. Box 2240, Burlington, NC 27216-2240
8020738 +Marvin P. Rooker, Attorney, P.O. Box 176, Warrenton, NC 27589-0176
8020739 +Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
8052153 +Merrick Bank, c/o Weinstein and Riley, PS, 2001 Western Avenue, Ste 400,
Seattle, WA 98121-3132
8053536 Merrick Bank, c o Weinstein and Riley, PS, po box 3978, seattle, WA 98124-3978
8020740 +Monument Pathologist, Inc., P.O. Box 35781, Richmond, VA 23235-0781
8020741 National Family Fitness, P.O. Box 224, Roy, UT 84067-0224
8020742 Quest Diagnostics, P.O. Box 64797, Baltimore, MD 21264-4797
8020743 +Radiology Assoc. of Richmond, P.O. Box 13343, Richmond, VA 23225-0343
8020744 Richmond Gastroenterology Assoc, 1010 N. Thompson, Richmond, VA 23230-4911
8020746 St. Francis Emergency Assoc., P.O. Box 79214, Sterling, VA 20165-0000
8020747 St. Francis Medical Center, P.O. Box 404893, Atlanta, GA 30384-4893
8020748 +St. Mary's Hospital, P.O. Box 100767, Atlanta, GA 30384-0767
8020750 +The Estate of Joseph Kaestner, P.O. Box 178, Warrenton, NC 27589-0178
8020751 +Universal Wallboard, 2801 Oak Lake Boulevard, Midlothian, VA 23112-3999
8020754 +VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156
(address filed with court: Virginia Dept. of Taxation, P.O. Box 2369,
Richmond, VA 23218-2369)
8020752 +Valero, Diamond Shamrock Refining, P.O. Box 631, Amarillo, TX 79105-0631
8020755 Virginia Women's Center, 7130 Glen Forest Drive, Richmond, VA 23226-3754
8020756 +W. Baxter Perkinson, Jr., DDS, 1612 Huguenot Road, Midlothian, VA 23113-2473

The following entities were served by electronic transmission on Feb 26, 2008.

tr	EDI: QSBLUBMAN.COM Feb 26 2008 02:33:00	Sherman B. Lubman, P.O. Box 5757, Glen Allen, VA 23058-5757
8020707	EDI: BANKAMER.COM Feb 26 2008 02:32:00	Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026
8020710	EDI: CAPITALONE.COM Feb 26 2008 02:32:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
8020713	EDI: WTRWFNNB.COM Feb 26 2008 02:33:00	Chadwick's, P.O. Box 182273, Columbus, OH 43218-2273
8020725	+EDI: RCSFNBMARIN.COM Feb 26 2008 02:33:00	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
8020733	EDI: HFC.COM Feb 26 2008 02:32:00	Household Bank, HSBC, P.O. Box 80084, Salinas, CA 93912-0084
8020736	EDI: IRS.COM Feb 26 2008 02:32:00	Internal Revenue Service, 400 North 8th Street, Box 76, Stop Room 898, Richmond, VA 23219-0000
8020745	EDI: WTRWFNNB.COM Feb 26 2008 02:33:00	Speigel, PO Box 182782, Columbus, OH 43218-2782
8020749	EDI: WTRRNBNB.COM Feb 26 2008 02:33:00	Target National Bank, P.O. Box 673, Minneapolis, MN 55440-0673
8020753	EDI: AFNIVZWIRE.COM Feb 26 2008 02:33:00	Verizon Wireless, P.O. Box 17120, Tucson, AZ 85731-7120
8020757	EDI: FUNB.COM Feb 26 2008 02:32:00	Wachovia Bank, P.O. Box 50014, Roanoke, VA 24040-0000
8020758	EDI: PROVID.COM Feb 26 2008 02:32:00	Washington Mutual Bank, P.O. Box 9016, Pleasanton, CA 94566-9016
8020759	EDI: PROVID.COM Feb 26 2008 02:32:00	Washington Mutual Bank, P.O. Box 660433, Dallas, TX 75266-0433

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0422-7
Case: 07-34398

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2008

Signature:

A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line.